

HOUSING NOW

Canada



Canada Mortgage and Housing Corporation

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Canadian Market Overview

New Home Market

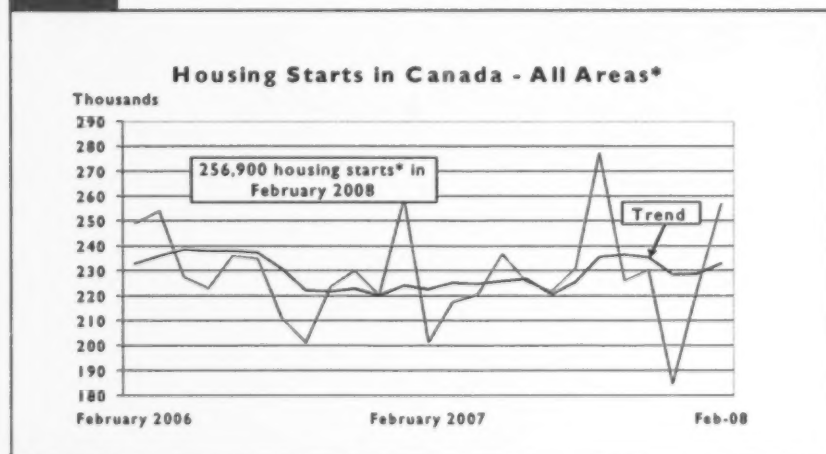
Housing starts jump in February

The seasonally adjusted¹ annual rate of housing starts was 256,900 units in February, up from 222,700 units in January.

New home construction in February was boosted by the

significant rise in multiple-family starts. The robust results achieved are mainly attributed to increased condominium starts, which reflect strong condominium sales over the past year or two. Despite this sizeable growth in February, we continue to expect that housing starts will trend gradually lower between now and the end of 2008.

Figure 1



Source: CMHC

* Seasonally adjusted at annual rates
Monthly housing starts numbers published in Housing Now Canada are final and may differ from the preliminary numbers in the starts press release

¹ All starts figures, other than actual starts, are seasonally adjusted annual rates (SAAR) that are monthly figures adjusted to remove normal seasonal variation and multiplied by 12 to reflect annual levels.

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Urban starts boosted by multiple construction in February

In February the seasonally adjusted annual rate of urban starts increased 18.0 per cent to 223,700 units compared to January. Urban multiples jumped 30.3 per cent to 140,700 units in February, while singles rose 1.8 per cent to 83,000 units.

Urban starts increased in four out of five regions

The seasonally adjusted annual rate of urban starts increased in four of Canada's five regions in February. Urban starts increased by 45.2 per cent in British Columbia, 26.2 per cent in Quebec, 16.9 per cent in the Atlantic region, and 16.4 per cent in Ontario. The Prairies bucked the trend with a 9.6 per cent decrease in urban housing starts in February. Urban multiple starts were up in all regions except the Atlantic and the Prairies. Urban singles were up in all regions except British Columbia and the Prairies.

Year-to date actual starts were up in February

Actual starts, in rural and urban areas combined, were up an estimated 8.1 per cent in the first two months of 2008 compared to the same period in 2007. In urban areas, actual total starts increased

by an estimated 10.4 per cent year-to-date compared to a year ago. Actual urban single starts from January to February 2008 were down 11.0 per cent compared to the same period in 2007, while year-to-date urban multiple starts increased by approximately 25.9 per cent compared to a year ago.

Growth in new house prices in January

The New Housing Price Index (NHPI) increased by 6.5 per cent in January 2008 compared to a year ago, which is up from the 6.2 per cent year-over-year growth in December 2007.

In January 2008, the strongest double digit year-over-year increases in the NHPI were 51.7 per cent in Saskatoon, 25.9 per cent in Regina, 19.0 per cent in Edmonton, 15.2 per cent in Winnipeg and 11.4 per cent in Halifax. The NHPI decreased by 0.9 per cent in Windsor, the only centre where the index decreased on a year-over-year basis.

Existing Home Market

MLS¹ sales declined in February while new listings moved higher

Seasonally adjusted MLS[®] (Multiple Listing Service[®]) sales in Canada's major markets² declined 6.4 per cent to 26,588 units in February

2008, compared to 28,396 units in January 2008.

Seasonally adjusted MLS[®] new listings in Canada's major markets fell 2.8 per cent to 50,405 units in February 2008, compared to 51,840 units in the previous month.

Sellers' market continues, but conditions are moving closer to balanced

An indicator of price pressure in the existing home market is the sales-to-new-listings ratio³. New listings are a gauge of the supply of existing homes, while MLS[®] sales are a proxy for demand.

Canada's existing home market has been in sellers' territory throughout this decade; however, the seasonally adjusted sales-to-new-listings ratio for Canada's major markets moved closer to balanced market territory falling to a nine year low of 52.7 per cent in February, down from January's 54.8 per cent. Sellers' market conditions continue to support relatively strong growth in house prices, but the rate of increase in house prices will slow as markets approach a balanced state.

The average MLS[®] price in Canada's major markets was 5.3 per cent higher in February 2008 when compared to February 2007.

¹Multiple Listing Service (MLS) is a registered certification mark owned by the Canadian Real Estate Association

²The MLS[®] Major Markets include the following: Calgary, Edmonton, Halifax-Dartmouth, Hamilton-Burlington, Kitchener-Waterloo, London & St. Thomas, Mauricie & Trois-Rivières, Montréal, Ottawa-Carleton, Outaouais, Québec City, Regina, Saguenay-Lac St. Jean, Saint John, Saskatoon, St. Catharines District, St. John's, Sudbury, Thunder Bay, Toronto, Greater Vancouver, Victoria, Windsor and Winnipeg.

Economic conditions

Employment recorded an increase of 43,300 jobs in February, pushing the employment rate to a record high of 63.9 per cent. Canada's service-producing sector added 55,800 jobs in February, while the goods-producing sector contracted by 12,500 jobs. This high rate of employed Canadians continues to help support consumer confidence and strong demand in the housing market.

Month-over-month seasonally adjusted employment expanded in half of Canada's provinces in February. In Ontario, employment increased by

46,200 jobs. In both Quebec and Saskatchewan, 3,300 net new jobs each were created in February, while in New Brunswick and Prince Edward Island employment increased by 2,700 and 500 jobs, respectively. In Alberta 5,000 jobs were shed in February.

The unemployment rate held steady in February at 5.8 per cent, unchanged from January's 33-year low. All of the employment growth was in full-time jobs as part-time jobs actually fell in February.

For the 12 month period ending in February 2008, seasonally adjusted employment in Canada expanded by 2.2 per cent representing an additional

361,000 jobs. Over 90 per cent of these jobs were full-time positions (337,600 jobs).

The Bank of Canada has continued to lower its overnight lending rate, cutting an additional 50 basis points in early March, following previous back-to-back decreases of 25 basis points in January and December. Thus, the overnight lending rate stood at 3.50 per cent on March 4th. The Bank of Canada expressed concerns over deteriorating financial and economic conditions in U.S. and their potential to spill over into Canada. The Bank of Canada stated that further monetary stimulus may be required in the near term.

The price of goods and services included in the Consumer Price Index (CPI) basket increased by 1.8 per cent in February 2008 compared to the same month in 2007; this represents the slowest pace in six months. Gasoline prices continue to be a key contributing factor to increasing consumer prices. Mortgage interest costs and homeowner replacement costs were also responsible for pushing the CPI higher. ■

Figure 2



Data are seasonally adjusted and annualized

Sources: CMHC, Canadian Real Estate Association (CREA), MLS®

³ Taking the Canadian market as a whole, a sales-to-new-listings ratio below 35 per cent has historically accompanied prices that are rising at a rate that is less than inflation, a situation known as a buyers' market. A sales-to-new-listings ratio above 50 per cent is associated with a sellers' market. In a sellers' market, home prices generally rise more rapidly than overall inflation. When the sales-to-new-listings ratio is between these thresholds, the market is said to be balanced.

Strong Housing Market Continued to Support Residential Mortgage Credit Growth late in 2007

Residential mortgage credit increased by 12.7 per cent in the fourth quarter of 2007 compared to the fourth quarter of 2006 to reach \$820.7 billion.

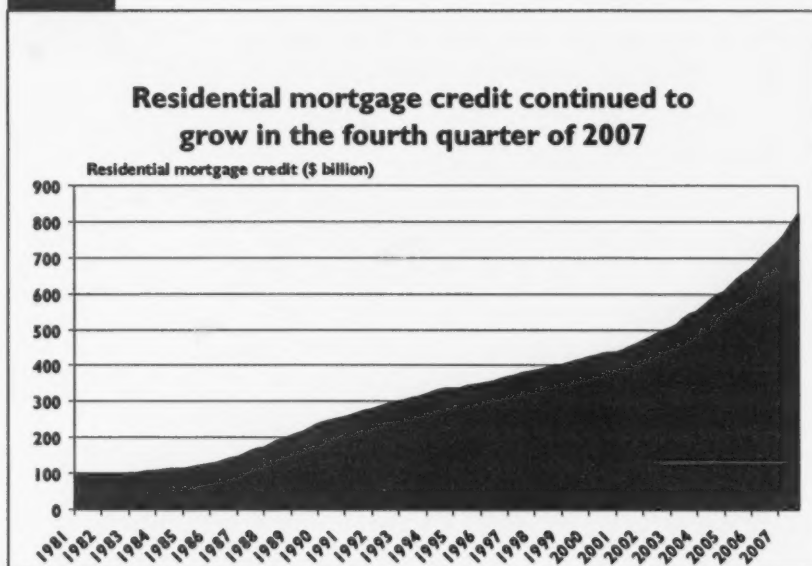
Solid employment growth and income gains coupled with historically low mortgage rates continued to support strong housing markets and foster growth in the mortgage market in the fourth quarter of 2007.

Vibrant housing markets continue to support higher mortgage credit

Short and medium term fixed mortgage rates increased by about 20 basis points during the fourth quarter of 2007 after increasing by 20 to 30 basis points in the third quarter. Mortgage rates, however, still remained low by historical standards.

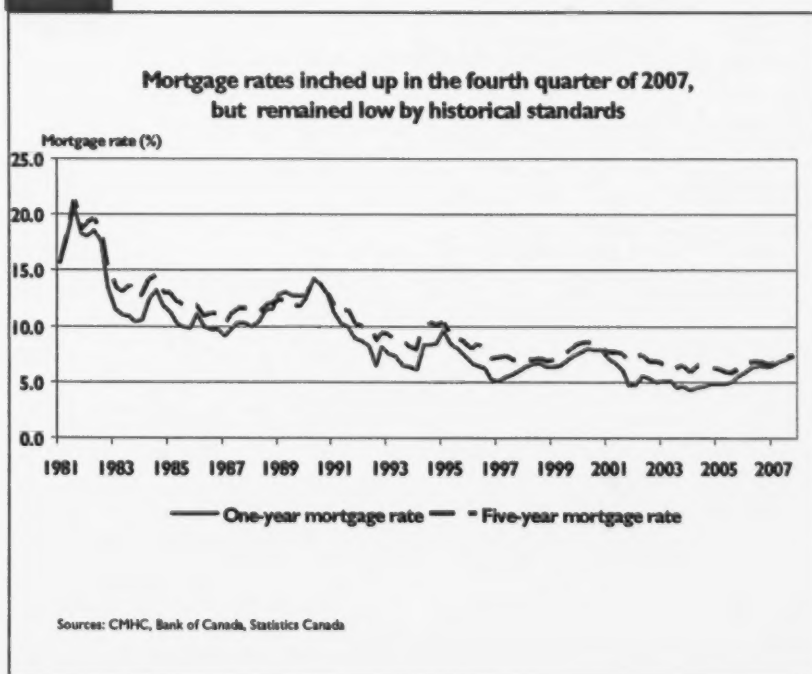
MLS® sales were up 4.3 per cent in the fourth quarter of 2007, compared to a year ago, while the average MLS® price increased 12.0 per cent over this same period. Thus, the dollar volume of home sales increased by 16.9 per cent in the fourth quarter of 2007 compared to the fourth quarter of 2006.

Figure 4



Sources: CMHC, Bank of Canada, Statistics Canada

Figure 5



Sources: CMHC, Bank of Canada, Statistics Canada

Although housing starts in the fourth quarter of 2007 moderated to 55,174 actual units, down 5.0 per cent compared to the fourth quarter of 2006, the New House Price Index rose 6.2 per cent over the same period.

For the year 2007, both the new and existing home markets were up compared to 2006. The new home market recorded an increase of 0.4 per cent in housing starts and a 7.7 per

cent increase in the New House Price Index. Sales in the existing home market expanded by 7.6 per cent while the average price was up 11.1 percent.

The strength in both resale and new home markets helped mortgage credit outstanding expand by 12.7 per cent in the fourth quarter of 2007 compared to a year ago.

Market shares virtually unchanged

Chartered banks accounted for 72.5 per cent of the residential mortgage loans outstanding in the fourth quarter of 2007 followed by credit unions at 16.6 per cent as shown in the table below. These shares remained essentially unchanged compared to the two previous quarters. ■

Share of the stock of residential mortgage credit by institution type (%) *

	4Q06	1Q07	2Q07	3Q07	4Q07e
Banks	72.0	71.9	72.4	72.6	72.5
Trusts	1.3	1.4	1.4	1.4	1.4
Caisse & Cr. Unions	16.7	16.7	16.6	16.6	16.6
Life Ins. Co.	2.5	2.5	2.5	2.5	2.4
Pension Funds	2.1	2.2	2.1	2.1	2.1
Others **	5.3	5.3	5.0	4.9	4.9

* Excludes Special Purpose Vehicles and NHA MBS

** Includes non-depository credit intermediaries

e: estimate

Sources: CMHC, Bank of Canada, Statistics Canada

INDICATORS OF MORTGAGE LENDING ACTIVITY

Mortgage credit outstanding (\$millions)*

	2006	2007	4Q06	1Q07	2Q07	3Q07	4Q07e
TOTAL	699,270	780,126	728,026	741,891	764,172	793,698	820,744
% change (year-over-year)	10.7	11.6	10.5	10.6	11.0	11.8	12.7
Banks	409,005	445,790	421,926	425,716	442,073	454,222	461,151
Trusts	7,840	8,561	7,903	8,014	8,406	8,760	9,065
Caisse & Cr. Unions	94,105	102,476	97,787	99,039	101,328	103,889	105,648
Life Ins. Co.	14,597	15,261	14,879	14,953	15,200	15,381	15,508
Pension Funds	11,796	13,169	12,344	12,907	13,106	13,068	13,594
Others **	30,400	30,925	30,844	31,069	30,802	30,764	31,064
Special Purpose Vehicles	21,937	25,815	23,791	24,795	25,778	26,373	26,313
NHA MBS ***	109,590	138,130	118,553	125,397	127,480	141,241	158,402

* Average for the period, unadjusted

e: estimate

** Includes non-depository credit intermediaries

*** CMHC

Sources: CMHC, Bank of Canada, Statistics Canada

NHA and Conventional Mortgage Loans Approved*

		2005	2006	3Q06	4Q06	1Q07	2Q07	3Q07
By Type of Lender								
Banks	\$ millions	145,837	152,479	38,634	33,154	38,562	51,770	45,890
	Units	970,015	938,567	237,910	203,122	232,509	295,656	252,012
Trusts	\$ millions	7,726	6,665	1,617	1,253	1,738	2,262	1,868
	Units	54,824	45,097	10,465	7,643	10,950	12,992	11,053
Life Ins. & Others	\$ millions	28,594	30,225	7,786	6,658	8,744	10,572	8,936
	Units	234,844	237,018	60,219	51,787	63,049	73,310	61,691
TOTAL	\$ millions	182,157	189,369	48,037	41,065	49,044	64,604	56,694
	Units	1,259,683	1,220,682	308,594	262,552	306,508	381,958	324,756

* Mortgage approval data are gross and may not fully capture lending activities of credit unions, caisses populaires, other smaller institutions and privately-insured loans in some areas.

Source: CMHC NHA loan approval system and Conventional Lending Survey

This Month's Housing Data (SAAR)

	2007	Q2: 07	Q3: 07	Q4: 07	M12: 07	M01: 08	M02: 08
Housing starts, units, 000s							
Canada. Total. All areas	228.3	227.5	243.7	214.0	184.7	222.7	256.9
Per cent change from previous period	0.4	0.8	7.1	-12.2	-19.8	20.6	15.4
Canada. Total. Rural areas	34.6	33.1	36.4	33.3	33.3	33.2	33.2
Per cent change from previous period	6.9	-8.6	10.0	-8.5	0.0	-0.3	0.0
Canada. Total. Urban areas	193.7	194.4	207.3	180.7	151.4	189.5	223.7
Per cent change from previous period	-0.7	2.5	6.6	-12.8	-23.1	25.2	18.0
Canada. Single. Urban areas	90.9	90.5	92.3	90.5	85.6	81.5	83.0
Per cent change from previous period	-3.5	3.5	2.0	-2.0	-12.6	-4.8	1.8
Canada. Multiple. Urban areas	102.9	103.9	115.0	90.2	65.8	108.0	140.7
Per cent change from previous period	2.0	1.7	10.7	-21.6	-33.6	64.1	30.3
Newfoundland. Total. All areas	2.6	2.3	2.6	3.0	2.9	2.4	2.9
Per cent change from previous period	18.6	-8.0	13.0	15.4	-12.1	-17.2	20.8
Prince Edward Island. Total. All areas	0.8	0.7	0.8	0.8	0.6	0.5	1.0
Per cent change from previous period	1.6	40.0	14.3	0.0	-45.5	-16.7	100.0
Nova Scotia. Total. All areas	4.8	4.1	5.0	4.7	4.4	3.3	4.4
Per cent change from previous period	-3.0	-19.6	22.0	-6.0	7.3	-25.0	33.3
New Brunswick. Total. All areas	4.2	4.2	4.8	4.1	4.5	4.5	3.6
Per cent change from previous period	3.8	16.7	14.3	-14.6	18.4	0.0	-20.0
Quebec. Total. All areas	48.6	50.8	54.9	40.3	39.2	47.0	57.6
Per cent change from previous period	1.4	5.4	8.1	-26.6	2.9	19.9	22.6
Ontario. Total. All areas	68.1	67.9	73.3	64.7	51.7	72.7	83.8
Per cent change from previous period	-7.2	2.6	8.0	-11.7	-31.0	40.6	15.3
Manitoba. Total. All areas	5.7	5.6	5.8	5.5	4.6	5.8	5.2
Per cent change from previous period	14.1	-8.2	3.6	-5.2	-11.5	26.1	-10.3
Saskatchewan. Total. All areas	6.0	6.6	6.7	5.6	5.0	6.0	5.7
Per cent change from previous period	61.7	32.0	1.5	-16.4	-12.3	20.0	-5.0
Alberta. Total. All areas	48.3	48.1	50.3	43.0	37.9	41.7	38.7
Per cent change from previous period	-1.3	-5.5	4.6	-14.5	-13.1	10.0	-7.2
British Columbia. Total. All areas	39.2	37.2	39.5	42.3	33.9	38.9	54.1
Per cent change from previous period	7.6	-1.3	6.2	7.1	-32.9	14.7	39.1

SOURCE: CMHC, Starts and Completions Survey. All data are seasonally adjusted and annualized. This seasonally adjusted data goes through stages of revision at different times through the yearly cycle resulting in finalization of preliminary data. These revisions take place at the end of each month, quarter and year.

This Month's Housing Data, continued (SAAR)

	2007	Q2: 07	Q3: 07	Q4: 07	M12: 07	M01: 08	M02: 08
Canada. Total. Urban areas	193.7	194.4	207.3	180.7	151.4	189.5	223.7
Newfoundland. Total. Urban areas	1.8	1.5	1.9	2.0	1.9	1.6	2.1
Prince Edward Island. Total. Urban areas	0.5	0.5	0.5	0.6	0.4	0.3	0.8
Nova Scotia. Total. Urban areas	3.3	2.7	3.5	3.2	2.9	1.8	2.9
New Brunswick. Total. Urban areas	3.0	2.8	3.6	3.0	3.4	3.4	2.5
Quebec. Total. Urban areas	40.9	42.7	46.6	34.2	33.1	40.5	51.1
Ontario. Total. Urban areas	62.8	62.1	67.3	60.1	47.1	67.7	78.8
Manitoba. Total. Urban areas	3.8	3.9	4.1	3.3	2.4	3.8	3.2
Saskatchewan. Total. Urban areas	4.8	5.4	5.3	4.5	3.9	5.0	4.7
Alberta. Total. Urban areas	38.5	39.7	39.3	32.8	27.7	31.8	28.8
British Columbia. Total. Urban areas	34.4	33.1	35.2	37.0	28.6	33.6	48.8

* Thousands of units, quarterly and monthly data are seasonally adjusted and annualized.

This Month's Major Housing Indicators

	2007	Q2:07	Q3:07	Q4:07	M12:07	M01:08	M02:08
New Housing							
New & unoccupied singles & semis, units 000s	6.0	6.1	5.5	6.2	6.3	6.6	6.8
Per cent change from same period previous year	16.1	21.6	10.1	8.1	8.6	6.9	8.0
New & unoccupied row & apartments, units 000s	8.6	7.9	8.7	9.1	9.4	9.3	9.4
Per cent change from same period previous year	3.0	-3.2	9.5	1.5	-2.7	1.3	10.5
New House Price Index, 1997=100	153.0	151.9	155.0	156.3	156.7	157.6	n.a.
Per cent change from same period previous year	7.7	8.4	6.8	6.2	6.2	6.5	n.a.
Existing Housing							
MLS® resales*, units 000s	520.8	537.3	518.9	502.2	491.4	494.6	n.a.
Per cent change from same period previous year	7.6	12.0	9.4	3.1	-2.3	-6.3	n.a.
MLS® average resale price**, \$C 000s	307.3	303.5	311.0	319.6	326.3	320.9	n.a.
Per cent change from same period previous year	11.0	9.6	11.8	12.5	14.7	9.3	n.a.
Mortgage Market							
Posted 1-Year Mortgage Rate, % (period average)	6.90	6.83	7.05	7.27	7.35	7.35	7.25
Posted 5-Year Mortgage Rate, % (period average)	7.07	7.01	7.22	7.46	7.54	7.39	7.29

SOURCES: CMHC, Statistics Canada, Bank of Canada, The Canadian Real Estate Association.

n.a. Figures not available

* Quarterly and monthly data are seasonally adjusted and annualized (SAAR).

** Annual data is actual. Monthly and quarterly data is seasonally adjusted.

NHA MBS STATISTICS**NHA MORTGAGE-BACKED SECURITIES**
(Average of period except when indicated)

		2006	2007	4Q06	1Q07	2Q07	3Q07	4Q07
OUTSTANDING AMOUNT (End of period)								
TOTAL	\$million	124,155	166,291	124,155	128,068	132,312	153,219	166,291
	Units	2,558	3,313	2,558	2,602	2,725	2,992	3,313
Residential, single (with PIP *)	\$million	1,288	1,018	1,288	1,273	1,115	992	1,018
	Units	132	107	132	130	123	109	107
Residential, single (no PIP)	\$million	5	1	5	4	3	2	1
	Units	16	4	16	12	8	6	4
Residential, single (no PIP with indemnity)	\$million	15,275	13,272	15,275	14,841	13,890	12,845	13,272
	Units	413	424	413	402	398	389	424
Residential, single (no PIP with indemnity, 5-year)	\$million	80,103	118,910	80,103	84,007	89,416	110,483	118,910
	Units	1,201	1,712	1,201	1,226	1,317	1,509	1,712
Residential, multiple	\$million	1,752	1,190	1,752	1,500	1,394	1,287	1,190
	Units	118	91	118	111	104	96	91
Social Housing	\$million	3,994	4,468	3,994	4,065	4,113	4,164	4,468
	Units	93	109	93	96	100	101	109
Mixed	\$million	2,893	3,604	2,893	2,884	3,093	3,301	3,604
	Units	205	225	205	206	213	223	225
Variable rate	\$million	16,729	18,065	16,729	17,178	16,769	16,390	18,065
	Units	272	344	272	299	320	332	344
Adjustable rate	\$million	379	1,694	379	501	650	1,213	1,694
	Units	35	117	35	41	51	95	117
Spread to weighted average coupon	\$million	1,738	4,068	1,738	1,814	1,871	2,542	4,068
	Units	73	180	73	79	91	132	180

ISSUES (Total of period)

TOTAL	\$million	58,447	85,673	17,852	12,255	16,194	33,314	23,911
	Units	740	1,242	222	183	220	432	407
Residential, single (with PIP)	\$million	267	162	43	73	0	0	89
	Units	8	6	2	4	0	0	2
Residential, single (no PIP)	\$million	0	0	0	0	0	0	0
	Units	0	0	0	0	0	0	0
Residential, single (no PIP with indemnity)	\$million	4,855	3,431	1,170	727	604	459	1,642
	Units	101	110	23	22	17	16	55
Residential, single (no PIP with indemnity, 5-year)	\$million	41,080	66,586	12,915	9,104	12,953	28,925	15,605
	Units	388	762	115	100	134	288	240
Residential, multiple	\$million	0	59	0	0	0	12	48
	Units	0	3	0	0	0	1	2
Social Housing	\$million	735	1,092	147	199	260	253	380
	Units	24	30	5	7	7	7	9
Mixed	\$million	572	1,139	104	130	318	299	393
	Units	30	44	6	7	13	16	8
Variable rate	\$million	9,600	8,689	3,137	1,708	1,644	1,900	3,437
	Units	121	98	52	31	27	19	21
Adjustable rate	\$million	291	1,491	143	140	191	612	549
	Units	18	82	7	6	10	44	22
Spread to weighted average coupon	\$million	1,048	3,022	193	175	224	855	1,769
	Units	50	107	12	6	12	41	48

YIELDS (5-year maturity,%)

MBS Prepayable	4.55	4.71	4.40	4.43	4.82	4.88	4.70
MBS Non-prepayable	4.39	4.55	4.24	4.25	4.67	4.78	4.51
Mortgage rates	6.66	7.07	6.60	6.60	7.01	7.22	7.46
GOCs	4.12	4.22	3.96	4.01	4.42	4.41	4.04

SPREADS OVER GOC (5-year maturity,%)

Prepayable	0.43	0.49	0.44	0.42	0.40	0.47	0.66
Non-prepayable	0.28	0.34	0.28	0.25	0.25	0.37	0.47
Mortgage rates	2.55	2.85	2.64	2.59	2.59	2.82	3.42

* PIP stands for Penalty Interest Payments

Sources: CMHC, Bank of Canada, Statistics Canada

NHA MORTGAGE-BACKED SECURITIES**OCTOBER TO DECEMBER 2007 ISSUES**

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: October 2007						
NHA-Insured Market Residential Pools (Single Units)						
964-15112	Vancouver City Savings CU	45,106,209.41	4.30	2012-08-01	5.24	29.38
964-15120	Vancouver City Savings CU	43,921,855.80	4.49	2012-08-01	5.21	32.47
NHA-Insured Market Residential Pools (Mixed)						
965-03552	Peoples Trust Company	38,138,079.59	4.25	2012-10-01	5.18	28.66
965-03560	Peoples Trust Company	33,626,229.64	4.60	2017-10-01	5.24	25.96
NHA-Insured Market Residential Pools (Multiple Units)						
966-02453	Cdn. Imperial Bank of Commerce	27,210,466.98	4.13	2012-09-01	5.01	31.85
Homeowner pool with 5 year indemnity						
975-17775	Alberta Motor Assoc. Insur. Comp	18,685,114.36	4.50	2012-10-01	6.01	31.49
975-18740	RBC Dominion Securities	67,300,621.88	3.85	2009-12-01	5.13	20.41
975-19425	Alberta Motor Assoc. Insur. Comp	13,572,625.32	4.55	2012-10-01	5.90	33.11
975-19433	Alberta Motor Assoc. Insur. Comp	10,467,209.21	4.55	2012-10-01	6.32	33.61
975-19441	Merrill Lynch Canada Inc.	102,809,008.23	4.49	2012-09-01	5.56	29.59
975-19458	Merrill Lynch Canada Inc.	111,816,187.26	4.44	2012-09-01	5.45	31.93
975-19466	Alberta Motor Assoc. Insur. Comp	9,885,074.18	4.70	2012-10-01	6.09	29.20
975-19474	ING Bank of Canada	145,594,137.44	4.50	2012-10-01	5.27	29.54
975-19482	Deutsche Bank AG	105,806,559.07	4.50	2012-10-01	5.84	34.08
975-19490	Deutsche Bank AG	10,192,968.86	4.50	2012-09-01	5.67	32.26
975-19508	Deutsche Bank AG	6,296,542.68	4.50	2012-09-01	5.65	28.23
975-19516	Deutsche Bank AG	12,869,011.05	4.50	2012-09-01	5.79	33.56
975-19524	MCAN Mortgage Corporation	6,342,435.30	5.14	2012-10-01	5.84	34.69
975-19532	Toronto-Dominion Bank	42,505,611.51	4.40	2011-03-01	5.16	21.63
975-19540	Toronto-Dominion Bank	23,769,920.54	4.40	2011-03-01	5.09	22.43
975-19557	Toronto-Dominion Bank	21,315,415.02	4.40	2011-03-01	5.11	21.72
975-19565	Toronto-Dominion Bank	35,936,445.14	4.40	2011-09-01	5.04	21.95
975-19573	Toronto-Dominion Bank	35,610,969.74	4.40	2011-09-01	5.27	22.73
975-19581	Toronto-Dominion Bank	12,866,917.78	4.40	2011-12-01	5.37	10.35
975-19599	Toronto-Dominion Bank	20,830,404.62	4.45	2011-12-01	5.57	21.72
975-19607	RBC Dominion Securities	35,379,428.10	3.85	2009-08-01	5.22	20.47
975-19615	RBC Dominion Securities	2,953,108.39	4.25	2009-03-01	5.03	19.51
975-19623	RBC Dominion Securities	11,051,792.67	4.50	2009-08-01	5.27	27.65
975-19631	RBC Dominion Securities	51,399,715.28	4.00	2011-09-01	5.35	22.95
975-19649	RBC Dominion Securities	11,974,266.30	4.50	2009-12-01	5.21	22.31
975-19656	Toronto-Dominion Bank	86,726,389.49	4.65	2012-09-01	5.37	24.16
975-19664	Toronto-Dominion Bank	102,353,512.90	4.65	2012-09-01	5.82	21.96
975-19672	Toronto-Dominion Bank	83,786,566.46	4.65	2012-09-01	6.09	21.62
975-19680	Royal Bank of Canada	67,150,382.40	4.00	2011-12-01	5.14	24.93
975-19698	RBC Dominion Securities	27,723,620.86	4.00	2010-09-01	5.22	20.87
975-19706	RBC Dominion Securities	2,397,256.23	4.35	2010-04-01	5.01	21.71
975-19722	RBC Dominion Securities	2,795,502.89	4.55	2011-09-01	5.40	32.12
975-19730	RBC Dominion Securities	3,967,010.26	4.23	2012-04-01	5.04	26.91
975-19748	RBC Dominion Securities	77,647,675.55	4.44	2012-10-01	5.46	33.53
975-19755	RBC Dominion Securities	2,781,585.62	4.70	2013-11-01	5.66	29.62

*PIP stands for Penalty Interest Payments

Source: CMHC

Definition of NHA MBS pool types

- 964 - Comprised exclusively of homeowner mortgages, any Penalty Interest Payments (PIP) from early prepayment are passed through to the investor
- 965 - Mixed Pools, these pools can be comprised of any of the above types of mortgages
- 966 - Comprised exclusively multi-family rental mortgages, pools mortgages are closed to prepayment options
- 967 - Comprised exclusively of homeowner mortgages, all Penalty Interest Payments (PIP) from early prepayment are retained by the issuer
- 970 - Comprised exclusively of homeowner mortgages, Investors are paid an indemnity in the event of any prepayments made outside the core provisions
- 975 - Comprised exclusively of homeowner mortgages, Investors are paid an indemnity in the event of any prepayments made outside the core prepayments provisions (5-year term)
- 980 - Comprised of adjustable rate mortgages with a one month interest rate reset
- 985 - Comprised exclusively of equal monthly payment variable rate homeowner mortgages
- 990 - Comprised exclusively of social housing mortgages, pools and mortgages are closed to prepayment options

NHA MORTGAGE-BACKED SECURITIES

OCTOBER TO DECEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: October 2007						
NHA-Insured Market Residential Pools (NO PIP* WITH 5 YEAR INDEMNITY)						
975-19763	ResMor Trust Company	28,128,920.78	4.75	2012-10-01	5.91	31.82
975-19771	ResMor Trust Company	17,215,048.23	4.75	2012-10-01	5.88	32.06
975-19789	RBC Dominion Securities	4,812,063.92	4.74	2010-09-01	8.03	23.56
975-19797	RBC Dominion Securities	3,774,852.17	4.74	2010-10-01	6.06	30.78
975-19805	RBC Dominion Securities	23,757,336.19	4.74	2012-10-01	5.99	27.88
975-19813	RBC Dominion Securities	6,957,754.66	4.74	2012-10-01	8.04	23.58
975-19821	RBC Dominion Securities	35,620,342.23	4.74	2012-10-01	5.84	32.10
975-19839	Home Trust Company	4,199,827.49	4.55	2012-09-01	6.90	25.23
975-19847	Home Trust Company	27,579,369.97	4.35	2010-10-01	7.52	27.58
975-19862	RBC Dominion Securities	9,033,711.92	4.64	2012-10-01	5.72	33.43
975-19870	RBC Dominion Securities	2,919,357.25	5.95	2008-07-01	7.07	25.46
975-19888	RBC Dominion Securities	2,746,722.26	4.75	2009-03-01	5.59	21.96
975-19896	RBC Dominion Securities	20,666,634.61	4.65	2009-09-01	6.17	24.05
975-19904	RBC Dominion Securities	27,300,466.68	4.65	2010-09-01	6.11	25.37
975-19912	RBC Dominion Securities	30,303,900.17	4.65	2010-05-01	5.95	25.03
975-19920	RBC Dominion Securities	33,725,022.48	4.65	2010-01-01	6.08	23.82
975-19938	RBC Dominion Securities	7,500,477.05	4.75	2009-06-01	5.81	22.52
975-19946	RBC Dominion Securities	2,832,158.49	4.55	2008-12-01	5.35	22.08
975-19953	RBC Dominion Securities	2,690,319.33	6.45	2008-09-01	7.63	27.41
975-19961	RBC Dominion Securities	58,806,700.96	4.50	2012-10-01	5.68	31.48
975-19979	Bank of Montreal	1,420,159,040.82	4.00	2012-09-01	5.46	29.20
975-19987	Bank of Montreal	106,772,170.28	4.14	2012-09-01	5.63	11.47
975-19995	Bank of Montreal	159,884,526.24	4.00	2010-09-01	5.60	27.34
975-20001	Bank of Montreal	61,246,919.68	4.05	2010-08-01	5.63	10.35
975-20019	Bank of Montreal	112,632,425.52	3.89	2012-07-01	5.28	11.34
975-20027	Bank of Montreal	148,580,670.32	3.84	2010-07-01	5.36	22.23
975-20068	RBC Dominion Securities	2,880,590.72	4.45	2011-06-01	5.17	25.06
975-20076	RBC Dominion Securities	4,973,957.37	3.33	2011-02-01	4.81	22.90
975-20084	RBC Dominion Securities	40,657,726.40	4.74	2012-10-01	5.77	31.72
975-20092	RBC Dominion Securities	3,169,605.68	3.89	2011-02-01	4.74	25.17
975-20100	RBC Dominion Securities	2,477,871.84	4.24	2011-07-01	5.04	23.98
975-20118	RBC Dominion Securities	9,809,672.51	4.74	2012-10-01	5.76	32.95
975-20126	CU Central of B.C.	48,317,946.02	4.47	2012-09-01	5.31	24.45
980 Adjustable Rate						
980-01027	RBC Dominion Securities	3,700,488.58	4.75	2012-10-01	5.39	28.66
980-01035	RBC Dominion Securities	28,704,425.67	4.75	2012-10-01	5.38	30.40
985 Variable Rate						
985-03626	Bank of Montreal	270,199,303.02	4.95	2011-02-01	5.88	32.81
985-03639	Toronto-Dominion Bank	100,421,179.06	4.88	2012-09-01	5.53	21.68
985-03667	Toronto-Dominion Bank	43,693,378.59	4.88	2012-09-01	5.58	19.89
985-03675	Bank of Montreal	347,851,909.77	4.95	2011-07-01	5.88	32.01
985-03683	Bank of Montreal	336,215,185.43	4.75	2010-01-01	5.56	23.48
987 Weighted Average Coupon						
987-01337	Deutsche Bank AG	43,093,073.31	4.38	2012-10-01	5.38	33.34
987-01345	RBC Dominion Securities	11,123,396.44	4.65	2012-10-01	5.45	34.54
Social Housing Pools						
990-09375	Bank of Nova Scotia	9,109,903.00	4.44	2017-10-01	4.94	35.00
990-09383	Bank of Nova Scotia	38,267,195.24	4.30	2012-10-01	4.82	20.34
990-09391	Bank of Nova Scotia	66,376,075.71	4.49	2017-10-01	5.00	20.34

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

OCTOBER TO DECEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: November 2007						
NHA-Insured Market Residential Pools (Mixed)						
965-03545	Toronto-Dominion Bank	116,087,495.83	4.37	2012-11-01	4.87	35.00
965-03644	Equitable Trust Company (The)	13,178,773.82	4.25	2011-06-01	5.29	22.53
965-03685	Equitable Trust Company (The)	7,241,781.47	4.70	2017-11-01	5.63	24.46
NHA-Insured Market Residential Pools (Multiple Units)						
966-02461	Cdn. Imperial Bank of Commerce	20,314,051.50	4.79	2017-03-01	5.37	24.33
Homeowner pool with 3 year indemnity						
970-08726	National Bank of Canada	61,352,233.64	4.50	2012-10-01	5.73	23.57
970-08734	National Bank of Canada	19,427,839.56	4.50	2012-10-01	5.60	11.02
970-08742	National Bank of Canada	8,099,214.90	4.55	2011-10-01	5.38	20.23
970-08759	National Bank of Canada	9,673,354.08	4.50	2011-10-01	5.52	19.77
970-08767	National Bank of Canada	7,755,114.11	4.00	2011-10-01	5.22	10.80
970-08775	National Bank of Canada	81,963,939.27	4.55	2012-04-01	5.70	21.80
970-08783	National Bank of Canada	30,590,267.75	4.55	2012-04-01	5.64	10.83
970-08791	National Bank of Canada	7,257,756.22	4.50	2010-10-01	5.70	22.68
970-08809	National Bank of Canada	15,301,610.85	4.00	2011-05-01	5.00	19.72
970-08817	National Bank of Canada	14,680,844.17	4.55	2010-04-01	5.73	21.44
970-08825	National Bank of Canada	9,639,175.27	4.55	2010-04-01	5.80	10.51
970-08833	National Bank of Canada	11,262,073.99	4.60	2008-10-01	5.62	21.65
970-08841	National Bank of Canada	8,657,256.93	4.60	2008-10-01	5.70	10.45
970-08858	National Bank of Canada	7,175,435.35	4.65	2008-08-01	5.56	22.47
970-08866	Bank of Nova Scotia	66,492,794.28	4.55	2012-09-01	5.45	22.77
970-08874	Bank of Nova Scotia	136,207,476.37	4.55	2012-09-01	5.49	22.28
Homeowner pool with 5 year indemnity						
975-19854	Home Trust Company	24,891,604.61	4.40	2012-09-01	6.67	28.00
975-20035	Alberta Motor Assoc. Insur. Comp	23,906,507.43	4.50	2012-11-01	6.04	30.57
975-20043	Alberta Motor Assoc. Insur. Comp	22,907,767.07	4.40	2012-11-01	6.02	33.55
975-20050	Alberta Motor Assoc. Insur. Comp	14,585,144.54	4.40	2012-11-01	6.25	33.87
975-20134	National Bank of Canada	18,841,055.47	4.55	2012-04-01	5.74	24.75
975-20142	Deutsche Bank AG	15,349,848.30	4.40	2012-11-01	6.16	34.06
975-20159	Deutsche Bank AG	6,012,662.55	4.40	2012-11-01	6.22	31.08
975-20274	Deutsche Bank AG	3,797,665.32	4.70	2010-10-01	6.08	35.18
975-20282	Deutsche Bank AG	72,982,491.97	4.50	2012-11-01	5.80	33.87
975-20290	RBC Dominion Securities	5,890,576.13	4.70	2012-11-01	8.08	23.21
975-20308	RBC Dominion Securities	2,334,748.53	4.70	2012-10-01	5.96	24.81
975-20316	RBC Dominion Securities	51,927,296.62	4.70	2012-11-01	5.90	30.95
975-20324	RBC Dominion Securities	27,830,466.54	4.70	2012-11-01	5.85	31.96
975-20332	Royal Bank of Canada	56,451,895.64	4.04	2009-10-01	5.21	22.85
975-20340	RBC Dominion Securities	4,413,434.30	4.70	2010-11-01	6.05	28.07
975-20357	Toronto-Dominion Bank	64,581,882.03	4.60	2009-09-01	5.71	37.22
975-20365	Toronto-Dominion Bank	60,813,852.46	4.65	2011-12-01	5.56	29.60
975-20373	RBC Dominion Securities	2,377,037.89	4.41	2011-06-01	5.11	27.95
975-20381	RBC Dominion Securities	44,956,096.16	4.74	2012-11-01	5.77	34.11
975-20399	RBC Dominion Securities	16,541,678.82	4.59	2012-09-01	5.52	32.00
975-20407	RBC Dominion Securities	3,639,289.26	4.59	2012-04-01	5.32	35.01
975-20415	RBC Dominion Securities	2,848,639.94	4.63	2011-10-01	5.32	28.38
975-20423	RBC Dominion Securities	2,100,715.23	4.75	2010-10-01	5.80	31.90
975-20431	RBC Dominion Securities	2,879,915.55	4.74	2008-07-01	5.44	34.93
975-20449	RBC Dominion Securities	2,817,237.48	4.71	2012-04-01	5.26	31.45
975-20456	Home Trust Company	25,254,067.19	4.25	2010-11-01	7.67	28.24
975-20464	RBC Dominion Securities	2,552,317.06	4.70	2010-10-01	8.26	23.27
975-20506	RBC Dominion Securities	2,123,217.23	4.05	2011-03-01	4.90	28.04
975-20514	RBC Dominion Securities	37,319,347.59	4.55	2012-11-01	5.78	32.65
975-20530	RBC Dominion Securities	9,601,680.03	4.75	2012-11-01	5.79	33.51

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES**OCTOBER TO DECEMBER 2007 ISSUES**

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST (%)	AMORTIZATION (YRS)
Month of Issue: November 2007						
Homeowner pool with 5 year Indemnity						
975-20605	ResMor Trust Company	21,609,226.34	4.55	2012-11-01	6.08	29.35
975-20613	ResMor Trust Company	12,448,400.85	4.55	2012-11-01	5.83	31.67
975-20621	ING Bank of Canada	119,465,107.53	4.10	2012-05-01	5.08	25.54
975-20639	ING Bank of Canada	132,131,971.27	4.50	2012-11-01	5.46	29.10
975-20647	ING Bank of Canada	156,469,273.76	4.50	2012-11-01	5.37	33.39
975-20654	Equitable Trust Company (The)	63,412,598.19	4.45	2011-10-01	5.44	23.84
975-20688	Equitable Trust Company (The)	8,768,086.77	4.45	2012-11-01	5.42	26.24
980 Adjustable Rate						
980-01043	RBC Dominion Securities	3,634,842.45	4.75	2011-01-01	5.48	22.18
980-01050	RBC Dominion Securities	4,837,937.25	4.75	2012-11-01	5.41	30.41
980-01068	RBC Dominion Securities	67,830,250.18	4.70	2012-11-01	5.38	29.53
980-01076	RBC Dominion Securities	4,971,506.83	4.75	2012-11-01	5.37	12.98
987 Weighted Average Coupon						
987-01352	Deutsche Bank AG	36,661,108.03	4.39	2012-11-01	5.39	34.09
987-01360	RBC Dominion Securities	15,965,808.14	4.92	2012-09-01	5.72	27.13
987-01378	RBC Dominion Securities	4,460,780.07	4.58	2012-11-01	5.38	37.18
987-01386	RBC Dominion Securities	9,180,594.46	4.67	2012-10-01	5.47	35.25
987-01394	HSBC Bank Canada	421,332,042.08	4.80	2010-11-01	5.65	24.52
987-01402	HSBC Bank Canada	61,772,825.10	4.87	2011-11-01	5.42	23.20
987-01410	HSBC Bank Canada	15,340,969.33	4.81	2008-11-01	5.56	30.14
987-01428	HSBC Bank Canada	14,121,873.56	4.81	2011-11-01	5.41	25.93
987-01436	HSBC Bank Canada	46,821,295.98	4.85	2009-11-01	5.80	23.61
987-01444	HSBC Bank Canada	5,705,020.16	4.80	2011-11-01	5.40	27.06
987-01451	HSBC Bank Canada	6,365,361.19	4.83	2009-11-01	5.78	9.97
987-01469	HSBC Bank Canada	49,059,509.17	4.88	2010-11-01	5.68	10.10
987-01477	HSBC Bank Canada	7,143,166.91	4.81	2011-11-01	5.41	11.99
987-01485	HSBC Bank Canada	20,069,882.97	4.80	2010-11-01	5.45	29.81
987-01493	HSBC Bank Canada	7,772,761.79	4.83	2012-11-01	5.43	24.70
987-01501	HSBC Bank Canada	5,578,248.79	4.82	2010-11-01	5.52	29.08
987-01519	HSBC Bank Canada	19,001,734.50	4.82	2012-11-01	5.42	10.72
987-01527	HSBC Bank Canada	234,548,001.23	4.86	2012-11-01	5.41	24.73
987-01535	HSBC Bank Canada	7,853,450.21	4.81	2010-11-01	5.76	22.19
987-01543	HSBC Bank Canada	14,472,528.28	4.83	2012-11-01	5.43	24.17
987-01550	HSBC Bank Canada	12,319,726.69	4.83	2010-11-01	5.73	22.09
987-01568	RBC Dominion Securities	7,896,428.13	3.85	2012-11-01	5.45	33.24
987-01576	RBC Dominion Securities	3,129,101.98	3.83	2012-04-01	5.43	31.15
987-01584	RBC Dominion Securities	4,202,543.25	3.84	2012-04-01	5.44	31.91
Social Housing Pools						
990-09409	Royal Bank of Canada	45,965,042.00	4.45	2017-11-01	4.96	19.81
Month of Issue: December 2007						
NHA-Insured Market Residential Pools (Mixed)						
965-03693	First National Financial GP	142,428,011.40	4.15	2012-11-01	4.80	31.73
965-03719	Peoples Trust Company	15,170,135.73	4.30	2012-12-01	5.02	22.56
965-03727	Peoples Trust Company	26,769,299.00	4.45	2017-12-01	5.27	23.71

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

OCTOBER TO DECEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: December 2007						
Homeowner pool with 3 year indemnity						
970-08890	National Bank of Canada	7,864,578.31	4.45	2010-11-01	5.68	22.28
970-08908	National Bank of Canada	13,984,002.00	4.05	2010-10-01	5.00	20.25
970-08916	National Bank of Canada	9,992,515.22	4.50	2010-03-01	5.37	22.04
970-08924	National Bank of Canada	11,705,010.02	4.50	2009-11-01	5.51	21.12
970-08932	National Bank of Canada	14,798,601.80	4.05	2009-08-01	5.25	20.30
970-08940	National Bank of Canada	8,081,580.83	4.00	2009-05-01	4.97	21.14
970-08957	National Bank of Canada	14,036,661.92	4.05	2010-05-01	5.69	22.23
970-08965	National Bank of Canada	10,139,101.27	4.05	2010-01-01	5.32	21.31
970-08973	National Bank of Canada	8,072,667.24	4.20	2009-06-01	5.50	20.94
970-08981	National Bank of Canada	8,344,879.05	4.15	2009-03-01	5.45	20.95
970-08999	National Bank of Canada	9,052,956.85	4.70	2008-11-01	5.94	10.69
970-09005	National Bank of Canada	11,399,256.23	4.05	2010-07-01	5.25	21.66
970-09013	National Bank of Canada	14,869,877.28	4.15	2008-11-01	5.77	20.82
970-09021	National Bank of Canada	18,717,631.18	4.30	2008-09-01	5.56	23.97
970-09039	National Bank of Canada	7,631,504.05	4.00	2008-09-01	5.46	10.71
970-09047	National Bank of Canada	29,557,285.61	4.10	2011-02-01	5.39	20.85
970-09054	National Bank of Canada	9,950,302.82	4.15	2011-02-01	5.42	11.13
970-09062	National Bank of Canada	39,936,982.65	4.45	2011-06-01	5.55	20.55
970-09070	National Bank of Canada	11,450,154.84	4.45	2011-06-01	5.59	10.90
970-09088	National Bank of Canada	52,506,765.30	4.15	2011-11-01	5.33	21.70
970-09096	National Bank of Canada	20,481,291.17	4.45	2011-11-01	5.34	11.11
970-09104	National Bank of Canada	126,868,460.99	4.45	2012-05-01	5.53	22.48
970-09112	National Bank of Canada	28,943,405.02	4.45	2012-05-01	5.66	11.20
970-09120	National Bank of Canada	20,012,551.54	4.00	2011-04-01	4.80	20.41
970-09138	National Bank of Canada	26,454,502.72	4.45	2011-04-01	5.42	20.22
970-09146	National Bank of Canada	103,349,343.84	4.45	2011-12-01	5.54	21.23
970-09153	National Bank of Canada	16,193,505.90	4.45	2011-12-01	5.64	11.33
970-09161	National Bank of Canada	86,736,399.78	4.45	2012-05-01	5.38	21.80
970-09179	National Bank of Canada	16,231,595.93	4.10	2012-05-01	5.40	11.34
970-09187	National Bank of Canada	23,167,687.82	4.45	2012-11-01	5.73	11.85
970-09195	National Bank of Canada	40,313,652.65	4.45	2012-12-01	5.53	19.97
970-09203	National Bank of Canada	17,377,090.17	4.45	2012-12-01	5.49	10.55
970-09211	National Bank of Canada	14,557,634.15	4.00	2011-08-01	4.83	20.75
970-09229	National Bank of Canada	69,739,188.87	4.15	2011-08-01	5.49	21.04
970-09237	National Bank of Canada	11,358,781.49	4.10	2012-05-01	4.91	22.22
970-09245	National Bank of Canada	15,083,354.04	4.10	2012-10-01	4.89	23.03
970-09252	National Bank of Canada	158,403,536.88	4.45	2012-11-01	5.57	23.26
970-09260	National Bank of Canada	6,441,632.62	4.10	2011-12-01	4.85	20.37
970-09278	La Capitale Civil Service Ins	30,913,986.99	4.32	2012-12-01	5.99	26.59

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

OCTOBER TO DECEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: December 2007						
Homeowner pool with 5 year indemnity						
975-20167	Cdn.Imperial Bank of Commerce	14,674,693.88	4.12	2008-11-01	5.60	25.43
975-20175	Cdn.Imperial Bank of Commerce	16,546,682.64	4.17	2009-11-01	5.87	20.93
975-20183	Cdn.Imperial Bank of Commerce	26,691,151.11	4.17	2009-11-01	5.85	25.39
975-20191	Cdn.Imperial Bank of Commerce	38,529,403.89	4.22	2010-11-01	5.91	26.14
975-20209	Cdn.Imperial Bank of Commerce	27,518,176.73	3.63	2010-11-01	4.98	24.89
975-20217	Cdn.Imperial Bank of Commerce	5,744,747.28	4.18	2009-11-01	5.90	10.74
975-20225	Cdn.Imperial Bank of Commerce	7,430,342.67	4.19	2010-07-01	5.41	26.22
975-20233	Cdn.Imperial Bank of Commerce	5,385,023.14	4.17	2010-03-01	5.46	22.93
975-20241	Cdn.Imperial Bank of Commerce	8,081,228.99	4.09	2009-12-01	5.60	29.47
975-20258	Cdn.Imperial Bank of Commerce	13,081,399.76	4.09	2010-04-01	5.10	25.41
975-20266	Cdn.Imperial Bank of Commerce	32,153,902.90	4.03	2010-12-01	5.19	25.72
975-20472	RBC Dominion Securities	2,573,986.42	4.61	2009-02-01	5.26	27.32
975-20498	RBC Dominion Securities	2,993,155.57	4.75	2017-11-01	5.94	32.92
975-20522	RBC Dominion Securities	38,942,161.09	4.74	2012-12-01	5.84	35.10
975-20548	RBC Dominion Securities	5,198,922.26	4.75	2012-11-01	8.20	23.31
975-20555	RBC Dominion Securities	2,908,726.09	4.75	2012-12-01	5.98	11.77
975-20563	RBC Dominion Securities	94,185,004.83	4.49	2012-12-01	5.92	32.25
975-20571	RBC Dominion Securities	48,009,517.14	4.74	2012-12-01	5.88	31.74
975-20597	Alberta Motor Assoc.Insur.Comp	5,777,481.24	4.20	2010-12-01	6.50	25.83
975-20704	Laurentian Bank of Canada	40,315,138.80	4.50	2012-12-01	6.29	10.43
975-20712	Laurentian Bank of Canada	163,907,875.85	4.50	2012-12-01	5.80	28.59
975-20720	Laurentian Bank of Canada	45,796,249.54	4.50	2012-06-01	5.67	10.52
975-20738	Laurentian Bank of Canada	79,141,729.73	4.50	2012-06-01	5.53	28.05
975-20746	Laurentian Bank of Canada	40,383,221.82	4.25	2011-12-01	5.64	23.81
975-20753	Alberta Motor Assoc.Insur.Comp	2,075,395.99	4.20	2010-12-01	6.47	29.76
975-20761	Alberta Motor Assoc.Insur.Comp	2,361,462.22	4.20	2010-12-01	6.84	31.88
975-20779	Laurentian Bank of Canada	81,735,664.43	4.25	2011-07-01	5.55	21.14
975-20787	Deutsche Bank AG	11,875,218.42	4.50	2012-12-01	6.28	34.57
975-20795	Deutsche Bank AG	5,499,853.37	4.50	2012-12-01	6.32	35.82
975-20803	Deutsche Bank AG	2,953,719.19	4.50	2012-11-01	6.22	35.19
975-20811	Home Trust Company	91,546,468.69	4.26	2012-12-01	6.93	28.48
975-20829	Alberta Motor Assoc.Insur.Comp	20,411,907.24	4.20	2012-12-01	6.34	33.32
975-20837	Laurentian Bank of Canada	29,892,348.13	4.25	2011-07-01	5.68	10.28
975-20845	Deutsche Bank AG	102,919,110.70	4.50	2012-12-01	5.74	28.50
975-20852	Deutsche Bank AG	67,380,348.23	4.50	2012-12-01	5.85	33.99
975-20860	HSBC Bank Canada	57,043,947.18	4.25	2012-12-01	5.65	31.54
975-20878	HSBC Bank Canada	296,098,338.82	4.25	2012-12-01	5.52	27.87
975-20886	HSBC Bank Canada	98,754,811.64	4.25	2012-12-01	5.53	31.03
975-20894	HSBC Bank Canada	23,135,236.37	4.25	2012-12-01	5.73	11.01
975-20902	HSBC Bank Canada	56,332,610.34	4.25	2011-12-01	5.28	23.58
975-20910	HSBC Bank Canada	52,894,934.55	4.25	2011-12-01	5.24	24.22
975-20928	National Bank of Canada	51,845,935.43	4.45	2012-11-01	5.69	26.64
975-20936	Bridgewater Bank	4,063,578.81	4.25	2012-12-01	5.79	13.16
975-20944	Bridgewater Bank	11,212,274.15	4.26	2012-12-01	6.53	34.17
975-20951	Bridgewater Bank	27,704,965.32	4.26	2012-12-01	5.84	29.13
975-20969	Bridgewater Bank	2,309,254.65	4.25	2012-11-01	5.95	12.56
975-20977	Bridgewater Bank	15,127,609.44	4.26	2012-12-01	5.81	27.61
975-20985	Bridgewater Bank	9,464,907.54	4.26	2012-12-01	6.39	33.53
975-20993	Bridgewater Bank	8,246,001.05	4.26	2012-12-01	5.99	32.99

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

OCTOBER TO DECEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: December 2007						
Homeowner pool with 5 year indemnity						
975-21009	Bridgewater Bank	7,635,900.17	4.26	2012-12-01	7.29	32.58
975-21017	Cdn.Imperial Bank of Commerce	362,441,402.73	4.30	2012-12-01	5.57	31.00
975-21025	Cdn.Imperial Bank of Commerce	455,308,695.77	4.30	2012-12-01	5.88	31.55
975-21033	Cdn.Imperial Bank of Commerce	553,060,794.90	4.44	2012-12-01	6.00	29.39
975-21041	Concentra Financial Services	45,282,825.64	4.26	2012-12-01	6.08	30.72
975-21058	Concentra Financial Services	18,803,086.85	4.26	2012-12-01	5.84	31.60
975-21066	CU Central of B.C.	59,062,842.39	4.25	2012-12-01	5.54	24.86
975-21074	CU Central of B.C.	9,854,925.04	4.24	2012-11-01	5.51	12.12
975-21082	CU Central of B.C.	30,323,450.88	4.25	2012-12-01	5.74	29.11
975-21090	CU Central of B.C.	23,562,878.76	4.24	2012-10-01	5.40	21.87
975-21108	CU Central of B.C.	59,394,388.77	4.25	2012-11-01	5.60	24.40
975-21116	CU Central of B.C.	19,400,693.41	4.24	2012-10-01	5.39	25.03
975-21124	CU Central of B.C.	56,525,462.05	4.25	2012-11-01	5.81	22.02
975-21132	CU Central of B.C.	33,139,241.10	4.20	2012-02-01	5.60	21.12
975-21140	CU Central of B.C.	22,989,339.53	4.24	2012-11-01	5.57	7.73
975-21157	CU Central of B.C.	20,187,024.23	4.23	2009-07-01	5.11	21.36
975-21165	CU Central of B.C.	4,426,395.73	3.99	2011-01-01	5.21	26.21
975-21173	CU Central of B.C.	35,601,007.12	4.21	2011-11-01	5.76	21.83
975-21181	CU Central of B.C.	8,598,596.04	4.24	2012-10-01	5.37	22.24
975-21199	CU Central of B.C.	28,496,334.22	4.24	2012-11-01	5.58	24.78
975-21207	CU Central of B.C.	17,978,948.82	4.24	2012-11-01	5.80	21.92
975-21215	Bank of Nova Scotia	388,867,834.58	4.35	2012-10-01	5.48	28.73
975-21223	Bank of Nova Scotia	516,577,156.95	4.35	2012-10-01	5.41	29.17
975-21231	TD Securities Inc.	2,904,083.93	4.41	2012-11-01	5.54	22.33
975-21249	TD Securities Inc.	3,065,797.65	4.40	2012-12-01	5.77	24.28
975-21256	TD Securities Inc.	3,969,272.90	4.40	2012-12-01	5.63	23.58
975-21264	TD Securities Inc.	3,877,309.81	4.40	2012-12-01	5.80	22.85
975-21272	TD Securities Inc.	3,061,371.66	4.41	2012-12-01	5.45	23.68
975-21280	TD Securities Inc.	7,044,505.71	4.40	2012-12-01	5.59	23.99
975-21298	TD Securities Inc.	14,610,526.94	4.40	2012-12-01	5.66	25.76
975-21306	Merrill Lynch Canada Inc.	2,787,691.79	3.99	2012-08-01	5.03	30.78
975-21314	Merrill Lynch Canada Inc.	3,171,952.90	4.23	2011-01-01	5.13	27.96

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Source: CMHC

NHA MORTGAGE-BACKED SECURITIES

OCTOBER TO DECEMBER 2007 ISSUES

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: December 2007						
Homeowner pool with 5 year indemnity						
975-21322	Caisse Centrale Desj.du Québec	9,432,898.59	4.40	2012-06-01	5.32	12.30
975-21330	Caisse Centrale Desj.du Québec	8,186,719.71	4.57	2012-06-01	5.94	10.87
975-21348	Caisse Centrale Desj.du Québec	9,027,654.51	3.90	2012-12-01	5.78	11.82
975-21355	Caisse Centrale Desj.du Québec	5,812,943.14	4.56	2012-11-01	6.64	11.41
975-21363	Caisse Centrale Desj.du Québec	199,618,096.99	4.00	2012-06-01	5.34	24.67
975-21371	Caisse Centrale Desj.du Québec	16,345,424.40	4.53	2012-06-01	6.49	25.40
975-21389	Caisse Centrale Desj.du Québec	101,131,197.86	3.90	2012-11-01	5.25	27.11
975-21397	Caisse Centrale Desj.du Québec	178,549,493.66	4.52	2012-12-01	5.73	27.88
975-21405	Caisse Centrale Desj.du Québec	58,171,493.72	4.52	2012-12-01	6.52	25.15
975-21413	RBC Dominion Securities	84,191,567.21	4.55	2012-12-01	5.78	30.38
975-21421	RBC Dominion Securities	10,295,632.06	4.75	2012-12-01	5.80	31.65
975-21439	Bank of Nova Scotia	156,545,828.67	4.60	2012-12-01	5.70	31.34
975-21447	Bank of Nova Scotia	631,569,376.43	4.60	2012-12-01	5.68	31.96
975-21454	Toronto-Dominion Bank	30,582,456.89	4.40	2011-09-01	5.32	32.53
975-21462	Toronto-Dominion Bank	464,045,579.72	4.40	2012-11-01	5.92	19.39
975-21470	ING Bank of Canada	132,504,131.04	4.45	2012-06-01	5.14	28.56
975-21488	ING Bank of Canada	295,387,717.25	4.45	2012-12-01	5.33	28.27
975-21496	TD Securities Inc.	3,659,543.03	4.40	2012-12-01	5.33	29.65
975-21504	TD Securities Inc.	81,484,812.43	4.39	2012-12-01	5.78	31.23
975-21512	TD Securities Inc.	3,977,131.91	4.44	2012-12-01	5.75	11.17
975-21520	TD Securities Inc.	5,917,683.54	4.40	2012-12-01	5.43	28.97
975-21538	TD Securities Inc.	12,170,749.89	4.40	2012-12-01	5.21	28.86
975-21546	TD Securities Inc.	266,765,073.25	4.40	2012-12-01	5.76	29.87
975-21553	Royal Bank of Canada	594,764,985.69	4.30	2012-11-01	5.54	26.22
975-21561	Royal Bank of Canada	606,959,359.35	4.30	2012-11-01	5.44	26.88
975-21579	Royal Bank of Canada	60,309,433.50	3.82	2010-02-01	5.21	22.86
975-21587	MCAN Mortgage Corporation	2,490,698.76	4.56	2012-12-01	5.83	11.24
975-21595	MCAN Mortgage Corporation	4,463,099.73	4.50	2012-12-01	5.37	25.98
975-21611	MCAN Mortgage Corporation	62,279,853.56	4.50	2012-12-01	5.84	33.40
975-21629	MCAN Mortgage Corporation	2,297,257.01	4.65	2009-06-01	5.33	33.01
975-21637	MCAN Mortgage Corporation	5,614,385.16	5.00	2009-10-01	5.64	33.43
975-21645	MCAN Mortgage Corporation	6,856,246.14	4.65	2010-01-01	5.62	32.11
975-21652	MCAN Mortgage Corporation	4,136,615.33	4.50	2012-10-01	5.22	27.98
975-21678	MCAN Mortgage Corporation	6,389,195.14	4.50	2012-12-01	5.76	12.09
975-21686	MCAN Mortgage Corporation	4,989,706.44	4.50	2012-10-01	5.63	12.27
975-21694	MCAN Mortgage Corporation	7,326,881.68	4.48	2011-01-01	5.80	32.26
975-21710	MCAN Mortgage Corporation	7,694,406.99	4.50	2012-12-01	5.38	29.10
975-21728	MCAN Mortgage Corporation	14,488,951.80	4.69	2010-11-01	5.89	29.47
975-21736	MCAN Mortgage Corporation	169,108,544.00	4.51	2012-12-01	5.85	31.97
975-21744	Merrill Lynch Canada Inc.	8,833,405.74	4.58	2012-08-01	5.39	32.71
975-21751	Merrill Lynch Canada Inc.	8,277,224.80	4.58	2012-02-01	5.36	32.03
975-21769	Merrill Lynch Canada Inc.	14,601,964.82	4.58	2012-12-01	5.76	11.62
975-21777	Merrill Lynch Canada Inc.	199,076,194.37	4.58	2012-12-01	5.78	34.14
975-21785	Merrill Lynch Canada Inc.	76,391,977.24	4.58	2012-12-01	5.75	33.21
975-21793	Merrill Lynch Canada Inc.	108,401,645.17	4.58	2012-12-01	5.79	32.05
975-21801	Deutsche Bank AG	3,906,029.14	4.19	2012-11-01	5.08	24.87
975-21819	First National Financial GP	400,001,654.57	4.55	2012-12-01	5.76	30.59
975-21835	Bank of Montreal	33,403,709.74	3.54	2011-12-01	5.32	30.05
975-21843	Bank of Montreal	226,119,230.58	3.50	2012-04-01	5.12	32.18
975-21850	Bank of Montreal	340,598,310.58	4.00	2012-06-01	5.28	32.17
975-21876	ResMor Trust Company	45,736,925.44	4.25	2012-12-01	5.99	32.62
975-21884	ResMor Trust Company	19,376,929.19	4.25	2012-12-01	5.97	30.02
975-21892	Home Trust Company	29,653,759.16	4.13	2010-12-01	7.73	30.12
975-21900	Merrill Lynch Canada Inc.	40,418,055.27	4.47	2012-12-01	5.78	29.39

*PIP stands for Penalty Interest Payments

Source: CMHC

NHA MORTGAGE-BACKED SECURITIES**OCTOBER TO DECEMBER 2007 ISSUES**

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: December 2007						
980 Adjustable Rate						
980-01084	TD Securities Inc.	4,340,267.43	4.47	2012-12-01	5.25	22.00
980-01126	TD Securities Inc.	129,557,448.94	4.47	2012-12-01	5.31	29.39
980-01134	MCAN Mortgage Corporation	17,114,513.20	4.69	2012-12-01	5.47	33.90
980-01142	MCAN Mortgage Corporation	24,708,400.08	4.64	2012-12-01	5.29	32.83
980-01159	MCAN Mortgage Corporation	30,642,295.98	4.78	2012-12-01	5.55	31.27
980-01167	Merrill Lynch Canada Inc.	2,060,638.83	4.74	2012-12-01	5.35	12.80
980-01175	Merrill Lynch Canada Inc.	63,909,382.87	4.74	2012-12-01	5.40	30.61
980-01183	Merrill Lynch Canada Inc.	18,824,809.22	4.74	2012-12-01	5.38	34.96
980-01191	Merrill Lynch Canada Inc.	8,521,581.13	4.74	2012-12-01	5.36	34.56
980-01209	MCAN Mortgage Corporation	2,350,581.42	4.69	2012-10-01	5.29	32.94
980-01217	RBC Dominion Securities	7,067,505.47	4.74	2012-03-01	5.42	29.37
980-01225	RBC Dominion Securities	7,976,350.83	4.64	2012-06-01	5.41	30.95
980-01233	RBC Dominion Securities	6,039,514.69	4.64	2012-12-01	5.40	11.41
980-01241	RBC Dominion Securities	96,113,495.22	4.64	2012-12-01	5.40	28.28
980-01258	RBC Dominion Securities	4,634,350.78	4.64	2012-12-01	5.52	31.21
980-01266	Merrill Lynch Canada Inc.	11,470,154.59	4.74	2012-12-01	5.36	30.42
985 Variable Rate						
985-03691	Cdn.Imperial Bank of Commerce	5,537,210.67	4.90	2009-08-01	6.00	9.46
985-03709	Cdn.Imperial Bank of Commerce	7,455,631.33	4.87	2010-07-01	6.00	9.11
985-03717	Cdn.Imperial Bank of Commerce	92,492,100.25	4.63	2012-12-01	5.44	24.54
985-03725	Cdn.Imperial Bank of Commerce	35,036,229.03	4.63	2012-12-01	5.27	11.20
985-03733	Cdn.Imperial Bank of Commerce	258,654,727.49	4.39	2012-12-01	5.70	26.95
985-03758	Cdn.Imperial Bank of Commerce	9,905,881.37	4.63	2012-12-01	5.59	23.52
985-03766	Cdn.Imperial Bank of Commerce	41,662,924.72	4.64	2012-12-01	5.63	27.24
985-03774	Cdn.Imperial Bank of Commerce	10,642,339.14	4.64	2012-12-01	5.72	11.18
985-03782	Toronto-Dominion Bank	251,080,364.46	4.74	2012-11-01	5.45	18.92
985-03790	Toronto-Dominion Bank	10,495,088.94	4.74	2011-09-01	5.44	24.41
985-03808	Toronto-Dominion Bank	47,515,105.56	4.74	2012-06-01	5.42	10.74
985-03816	Toronto-Dominion Bank	42,852,911.93	4.74	2012-06-01	5.43	27.56
985-03824	Toronto-Dominion Bank	322,571,347.03	4.74	2012-11-01	5.43	23.06
985-03832	Toronto-Dominion Bank	553,578,788.24	4.74	2012-11-01	5.43	31.65
985-03840	Royal Bank of Canada	99,290,632.54	4.65	2012-11-01	5.60	24.42
985-03865	Bank of Montreal	550,027,213.29	4.79	2010-10-01	5.53	27.03

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NHA MORTGAGE-BACKED SECURITIES**OCTOBER TO DECEMBER 2007 ISSUES**

POOL NO.	ISSUER	VALUE (\$)	COUPON RATE (%)	DUE DATE	WEIGHTED AVERAGE INTEREST(%)	AMORTIZATION (YRS)
Month of Issue: December 2007						
987 Weighted Average Coupon						
987-01592	HSBC Bank Canada	87,417,989.94	4.79	2012-12-01	5.29	24.77
987-01600	HSBC Bank Canada	56,084,421.47	4.87	2012-03-01	5.42	23.71
987-01618	HSBC Bank Canada	26,480,989.22	4.90	2011-04-01	5.45	27.80
987-01626	HSBC Bank Canada	11,904,418.45	4.90	2009-05-01	5.75	26.90
987-01634	HSBC Bank Canada	37,360,855.61	4.89	2012-09-01	5.44	24.50
987-01642	HSBC Bank Canada	13,326,582.19	4.86	2010-03-01	5.81	9.82
987-01659	HSBC Bank Canada	217,840,963.20	4.84	2010-07-01	5.69	24.40
987-01667	HSBC Bank Canada	28,533,089.99	4.89	2010-07-01	5.74	9.50
987-01675	HSBC Bank Canada	53,765,215.51	4.95	2010-03-01	5.80	23.52
987-01683	HSBC Bank Canada	7,607,287.98	4.86	2009-02-01	5.71	30.92
987-01691	HSBC Bank Canada	33,886,602.89	4.89	2009-08-01	5.74	23.67
987-01709	HSBC Bank Canada	15,446,961.81	4.89	2011-06-01	5.44	24.07
987-01717	HSBC Bank Canada	12,195,050.13	4.82	2012-12-01	5.32	10.78
987-01733	Deutsche Bank AG	41,739,779.85	4.40	2012-12-01	5.40	32.92
987-01741	RBC Dominion Securities	3,451,054.48	4.74	2012-12-01	5.54	33.61
987-01758	Merrill Lynch Canada Inc.	4,268,486.64	4.85	2012-10-01	5.35	33.97
987-01766	Caisse Centrale Desj.du Québec	3,543,944.33	3.77	2012-06-01	5.42	10.38
987-01774	Caisse Centrale Desj.du Québec	2,953,698.28	3.98	2012-11-01	5.63	11.54
987-01782	Caisse Centrale Desj.du Québec	6,652,137.20	3.48	2012-04-01	5.13	22.81
987-01790	Caisse Centrale Desj.du Québec	7,510,765.01	3.28	2012-07-01	4.93	22.53
987-01808	Caisse Centrale Desj.du Québec	7,130,625.63	3.40	2012-11-01	5.05	24.42
987-01816	Caisse Centrale Desj.du Québec	4,473,689.03	4.56	2012-11-01	6.21	21.74
Social Housing Pools						
990-09417	Toronto-Dominion Bank	7,260,533.46	4.35	2017-12-01	5.01	12.78
990-09425	Toronto-Dominion Bank	46,648,171.37	4.10	2012-12-01	4.62	19.33
990-09433	Bank of Nova Scotia	7,525,517.00	4.30	2012-12-01	4.83	35.00
990-09441	Royal Bank of Canada	86,403,687.28	3.79	2009-11-01	4.35	18.95
990-09458	Royal Bank of Canada	72,334,122.68	3.48	2010-01-01	3.98	20.17

*PIP stands for Penalty Interest Payments

Source: CMHC

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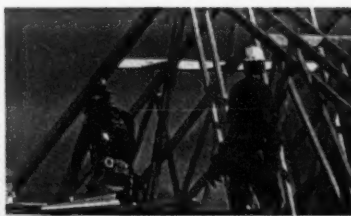
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